



SCHEDULE OF FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Mileage Checking with Interest Accounts	\$12.00 per month
Personalized checks	Cost determined by style ordered
Temporary checks	\$3.00 per ten
Official checks (Cashier's Checks)	\$7.00
Personalized deposit slips	\$5.00 per 100
Generic deposit slips	No charge five or less
Postage paid deposit envelopes	No charge
Secure overdraft protection	No charge
Garnishments/ tax levies	\$25.00
Nonsufficient- per item	\$38.00
Uncollected funds- per item	\$38.00
Special statement cutoff	\$5.00
Account research	\$25.00 per hour, one hour minimum
Hold Statement	\$5.00 per statement per cycle
Account history (Instant Statement)	\$3.00 per request
Stop payments- check	\$25.00
Stop payments- ACH payment	\$25.00
Collection items	
Outgoing	\$20.00
Incoming	\$20.00
Bond coupon redemption	\$10.00 per issue
Check copies	\$3.00 per copy
Statement copies	\$3.00 per copy
Chargeback Item	\$5.00
Re-deposit Chargeback item	\$2.00
Deliveries	
Overnight	\$15.00 or more depending on location
2-day	\$7.00
Saturday Additional	\$10.00
Wire Transfers	
Domestic	Incoming no charge
International	Incoming \$10.00
Domestic	Outgoing \$22.50 plus receiving bank charges
International	Outgoing \$40.00 plus receiving bank charges
Closed accounts fees	
Cashier's check	\$7.00
Domestic Wire	Outgoing \$22.50 plus receiving bank charges
International Wire	Outgoing \$40.00 plus receiving bank charges
AAdvantage ® Mileage Close Out Fee (Closes Within 90 Days of Opening)	\$15.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.